United States Department of Housing
and Urban Development

**Home Equity Conversion Mortgage Service
Provider (HECM SP)**

File Format and Layout
For HECM Servicer Systems
And HERMIT/P271

Version 2.6

June 2015

Revision History

| Rev 2.6 | 06/29/2015 | 1. Updated Table 7: Added Lump Sum to the Format/Range of Values field for the Pay Plan Type line.

2. Updated Table 7: Updated Required to "Yes" for the Credit Type line.

3. Updated Table 7: Added Lump Sum Payment Plan to Required field for Loan Advances/Other Draws line. | HECM SP |

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Disclaimer: This document was prepared by THE HECM BSP developing the HERMIT system and does not reflect opinions and recommendations herein by FHA. The purpose of this document is to provide the necessary information on minimum specification for data formatting and HECM data file uploads between servicer's system and HERMIT.

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1   GENERAL INFORMATION

This document serves as a reference for technical analysts who are responsible for enabling the functionality to move data from external servicing systems to the Home Equity Reverse Mortgage Information Technology (HERMIT) system. The specification describes the file layouts and outlines the alternative upload processes a Lender/Servicer may consider.

This document is organized to provide:

1. General information

2. Technical specifications for upload

3. Quality control and verification

4. HERMIT – system categorization

5. Appendix

1.1   Purpose and Scope

The function of this document is to define and describe the data upload process between external servicing systems and the HERMIT system. This document specifies the file record layout required for the upload of loan-level HECM data to the HERMIT system.

1.2   Contents

The data upload process described in this document comprises the method and data elements involved in the data upload between external servicing systems and the HERMIT system. The specifications presented are:

1. Define the requirements, design, procedures, and other relevant characteristics required for data uploads to HERMIT.

2. Provide the syntax rules (file formats) and the semantic conventions (names, meanings, and physical units) used to generate and handle data products and data structures exchanged between an external servicing system and the HERMIT system.

Note: Please be advised that this is the current up-to-date B2G File Layout document. It is imminent that changes will be made to the B2G File Layout document in the future when system changes are made. When those system changes are prioritized for release by HUD, this document will be updated and distributed per direction from HUD.

1.3   Points of Contact

Questions about specifications within this document should be directed to the support@hecmsp.com email address. The key points of contact for the HERMIT system are displayed below for escalation purposes.

Table 1: HERMIT System Support Points of Contact

Function	Name	Phone	E-mail Address
HERMIT Help Desk	HERMIT Help Desk	561-899-2610	support@hecmsp.com
Project Manager	Mark Lusk	301-977-7884 X 321	mlusk@qssinc.com
Deputy Project Manager	Harsh Mawani	301-977-7884 X 741	hmawani@qssinc.com
Operations Manager	Peter Tan	301-977-7884 x 332	ptan@qssinc.com

Table 2: HERMIT Program Organization Points of Contact

Function	Name	Phone	E-mail Address
System Owner	William F. Fuentevilla	202-402-2344	William.F.Fuentevilla@hud.gov
IT Project Leader/Lead GTM	Gabrielle A Scandone	202-402-2717	Gabrielle.a.scandone@hud.gov
IT Project Leader/Lead GTM	Arthur X. Harris	202-402-2325	Arthur.x.harris@hud.gov
GTR	June H Young	202-402-2771	June.H.Young@hud.gov

1.4 Acronyms

Table 3: Acronyms, Abbreviations, System Names/Codes

Acronym/Abbreviation/System Name	Definition
FHA	Federal Housing Administration
B2G	Business To Government
CHUMS	Computerized Homes Underwriting Management System/F17
HECM	Home Equity Conversion Mortgage
HERMIT	Home Equity Reverse Mortgage Information Technology
HUD	U.S. Department of Housing and Urban Development
HECM SP	Home Equity Conversion Mortgage Service Provider
MIP	Mortgage Insurance Premium
.csv	Comma Separated Values File extension

Acronym/Abbreviation/System Name	Definition
.tsv	Tab Separated Values File extension
.txt	Flat Text File extension
Seq. #	Sequence Number

1.5   Security Controls

HERMIT system security is under the ownership, operation, and maintenance of an external service provider, HECM SP. It follows the guidance and directives of the HUD Technical Reference Model, Federal Security Standard: NIST Special Publication 800-53 Revision 3, and HUD Handbook 2400.25 Information Technology Security Policy.

2   TECHNICAL SPECIFICATIONS

There are three upload types that can be used to update loan-level data in HERMIT. They are:

1. Transactions

2. Servicer Transfer

3. Loan Setup

This section documents the method of upload and the file requirements for each upload type. This section also addresses the data transfer process and operational requirements. A sample record layout for each upload file type can be found in the Appendix.

2.1   Upload File Requirements

This section documents the record layout requirements used to generate a file that will successfully upload records to the HERMIT system. Below is a view of the HERMIT Upload Screen. It allows the authorized user to browse their internal sources for HECM data to retrieve the various files to be uploaded for the day. Once a file is selected, the authorized user pushes the Upload button for immediate processing of the file into HERMIT. The user would repeat this process for each file type as needed.
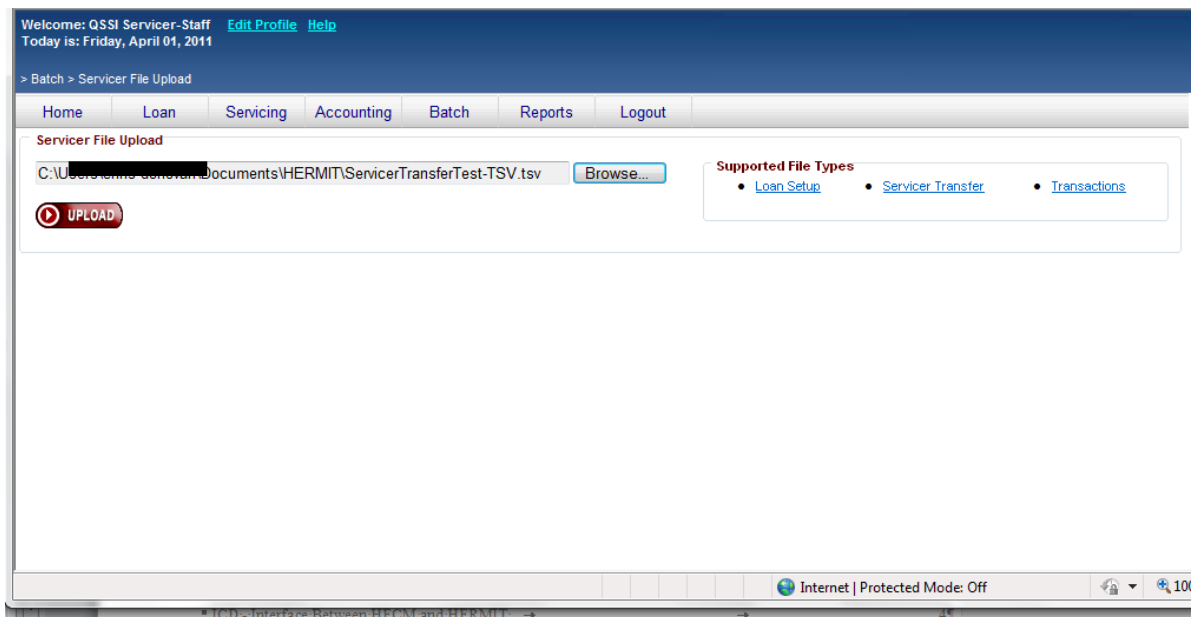
Figure 1: HERMIT Upload Screen

Each file may contain up to 1,500 records. The processing time to upload a file, containing up to 1500 records will normally take a few minutes. If there are any posting errors, the user will be notified during the process. The upload is deemed to be complete when the user is notified via a success or failure message on the screen. The message consists of three types of notifications:

1. Error records – See Figure 2 Error example "**Servicer FHA Mortgagee ID# exceeds 10 characters**"

2. Warnings/success records

3. Success records
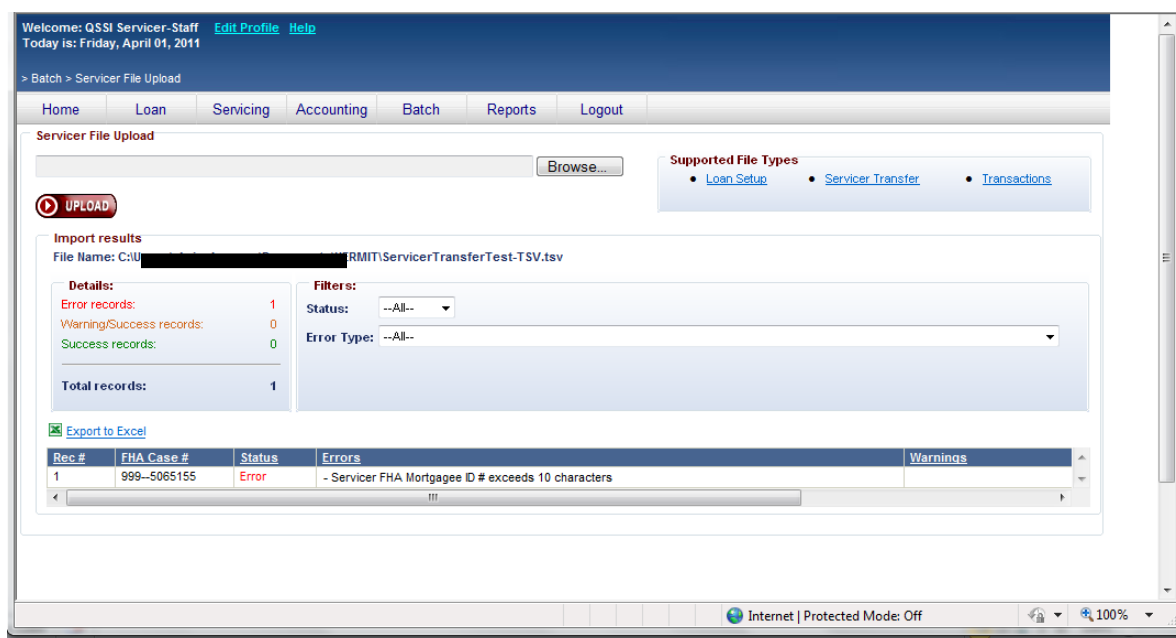
Figure 2: File Processing In HERMIT

1. File name and type:

   - Any file name may be used, there are no naming requirements

   - A flat tab delimited file is expected. The valid file extensions are .txt, .csv or .tsv

   - Each row must contain only one record

   - Each data element is expected to be separated by a 'Tab'

2. Frequency of upload file:

   Uploading at least one file daily versus monthly is recommended. There is no restriction on the number of files uploaded on a given day. File layout examples can be found in the Appendix.

The Servicing module provides a feature to allow Lenders/Servicers to upload a volume of transactions for the following activities in Table 4.

Table 4: HECM File Upload Types

File Upload Type	Description
Transactions	Is used to inform HERMIT of all unscheduled transactions and other case level detail. File includes but not limited to repayment, unscheduled activities, and/or payoff records
Servicer Transfer	Is used to transfer servicing rights
Loan Setup	Is used to provide additional loan set up details after the case is initiated in CHUMS. The CHUMS file from Day 1 will be posted by 7:00am ET on Day 2.

3. Data formatting:

Dashes (-) and decimal points (.) are permitted within the upload file; no other special characters or symbols should be present.

4. File Header Description:

The first row of each file must contain the file type identifier. No other header row or header information is permitted. The presence of any other header information will result in file upload failure.

The valid file type identifier is as follows:

- "TransactionsImport"
- "ServicerTransferImport"
- "LoanSetupImport"

2.2 Transaction Import - Record Layout

This table describes the required data elements, formats and their sequence within the file.

Table 5: Data Item Descriptions for File TransactionsImport

File Type Identifier: TransactionsImport				
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
FHA Case #	FHA Case Number	Numeric(10);	Yes	1
Transaction Code	Transaction Type	String(4); See Table12 for Transaction Codes and Description reference;	Yes	2
Effective Date	The Date when the payment was applied to the loan balance	Date(10); Format: YYYY-MM-DD;	Yes	3
Amount	Transaction amount	Integer followed by decimal (2); Must be > 0.00;	Yes	4
Incurred Date	This is the date the expense was incurred by the Lender/Investor for Preservation and Protection activities when filing a Claim	Date(10); Format: YYYY-MM-DD;	Conditional; For Corp Adv Transactions only – See Table 12 in Appendix for a detailed description of Corporate Advance Transactions	5

2.3 Servicer Transfer - Record Layout

This table describes the required data elements, formats and their sequence within the file.

Table 6: Data Item Description for File ServicerTransferImport

File Type Identifier: ServicerTransferImport				
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
FHA Case #	FHA Case Number	Numeric(10);	Yes	1
Transfer Date	Date of Loan Transfer to New Servicer/Investor	Date(10); Format: YYYY-MM-DD DD must be the first day of any of the upcoming three months, excluding the current month	Yes	2
To Servicer	HUD assigned mortgagee number of the servicer that will	Integer; Must be > 0; Must be a valid FHA Mortgagee Number	Yes	3

File Type Identifier: ServicerTransferImport				
Data Item	Description	Format/Range of Values	Required	Seq. #
	service the loan			
To Investor	HUD assigned mortgagee number of investor	Integer; Must be > 0; Must be a valid FHA Investor Number	Yes	4

2.4 Loan Setup Import – Record Layout

This table describes the required data elements, formats and their sequence within the file.

Table 7: Data Item Descriptions for File LoanSetupImport

File Type Identifier: LoanSetupImport				
Data Item	Description	Format/Range of Values	Required	Seq. #
FHA Case #	FHA case number	Numeric(10);	Yes	1
Interest Rate At Closing	Note interest Rate at closing	Integer followed by decimal(3); Range >'0.000' and <'20.000'	Yes	2
Exp. Interest Rate	Expected Interest Rate	Integer followed by decimal(3); Range >= '3.000' <= '18.875';	Yes	3
Rate Type	Type of interest rate	String(1); 'A' = Annual; 'F' = Fixed; 'M' = Monthly;	Yes	4
Index Type	Interest rate index	Integer; If Rate Type 'A' : '100' = 1-Year CMT; '230' = 1-Year LIBOR; If Rate Type 'F' : '240' = No Index; If Rate Type 'M' : '100' = 1-Year CMT; '110' = 1-Month CMT; '200' = 1-Month LIBOR;	Yes	5
Margin	Interest Rate margin	Integer followed by decimal(3); If Rate Type A or M: >'0.000' and <= '5.000'; If Rate Type F: '0.000' or NULL	Conditional; if Rate Type = Monthly or Annual	6
ARM First Change Date	First interest rate change date	Date(10); Format: YYYY-MM-DD; If Rate Type Monthly: 1st of the month AND >= 30days and <= 6 months from Closing Date; If Rate Type Annual:	Conditional; if Rate Type = Monthly or Annual	7

File Type Identifier: LoanSetupImport				
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
		1st of the month AND >12 months and <=18 months from Closing Date		
Credit Type	Type of credit	String(1); 'O' = Open; 'C' = Closed;	Yes	8
Round to 1/8th	Interest rate rounding indicator	Integer(1); '0' = Will not be rounded; '1' = Will be rounded to 1/8th percent;	Yes	9
Lender Loan #	Lender loan number	String (20);	No	10
Servicer/Sub-Servicer	HUD assigned mortgagee number of assigned servicer	Integer; Must be > 0; FHA Mortgagee Number	Yes	11
Investor Name	HUD assigned mortgagee number of investor	Integer; Must be > 0;	Yes	12
Closing Date	Mortgage Closing Date	Date(10); Format: YYYY-MM-DD; Must be <=Today's date; Closing Date must be a Business Day; and CANNOT be a Sunday or a Federal Holiday (Exceptions for Federal Holidays: MLK Day, President's Day, Columbus Day, Veterans Day);	Yes	13
Funded Date	Funded Date	Date(10); Format: YYYY-MM-DD; Must be >=Closing Date and <=Today's Date; Funded Date must be within 30 days from the Closing Date; Funded Date must be a Business Day; and CANNOT be a Sunday or a Federal Holiday (Exceptions for Federal Holidays: MLK Day, President's Day, Columbus Day, Veterans Day);	Yes	14
Application Date	Loan Application Date	Date(10); Format: YYYY-MM-DD; Must be <=Closing Date;	No	15
Exp. Rate Index Date	Index date for Expected Interest Rate	Date(10); Format: YYYY-MM-DD; Must be <=Closing Date and >= Application Date - 14 days;	Conditional; on availability of data field Exp. Rate Index Date	16
Exp. Rate Locked	Loan Rate lock status	Integer(1); '0' - No; '1' – Yes;	Conditional; on availability of data field Exp.	17

		File Type Identifier: LoanSetupImport		
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
			Rate Locked	
IMIP Paid By Borrower	IMIP pay method	Integer followed by decimal(2); Must be >= $0.00 and <= IMIP Total	Yes	18
Pay Plan Type	Type of Payment Plan	Integer; '10' = Line of Credit; '20' = Term; '30' = Tenure; '40' = Modified Term; '50' = Modified Tenure; '60' – Lump Sum;	Yes	19
Pay Plan Term	# of monthly payments	Integer; Range > '0' and <= '480' months;	Conditional; if Pay Plan is Term or Modified Term	20
Monthly Payment Amount	The monthly payment amount scheduled to be made to the borrower each month. Note: The Monthly Tax and Insurance Withheld amount should NOT be deducted from this amount	Integer followed by decimal(2); Range >= '0.00' and <= '25,000.00';	Conditional; if Pay Plan is Term, Tenure, Modified Term or Modified Tenure	21
Monthly Tax & Ins. Withheld	The amount set aside monthly for taxes and insurance on the loan	Integer followed by decimal(2); Range >= '0.00' and <= '25,000.00'; Must be < =Monthly Payment Amount;	Conditional; if Pay Plan is Term, Tenure, Modified Term or Modified Tenure	22
First Payment Date	First payment date to HECM Mortgagor	Date(10); Format: YYYY-MM-DD; Must be > Funded Date; Funded Date must be <= 30 days from Closing Date;	Conditional; if Pay Plan is Term, Tenure, Modified Term or Modified Tenure	23
Monthly Service Fee	Amount paid to Servicer / Lender for servicing the loan	Integer followed by decimal(2); Fixed or Annual Rate Type >='0.00' and <= '30.00'; Monthly Rate Type >='0.00' and <= '35.00';	Yes	24
Original Principal Limit	Original Principal limit amount	Integer followed by decimal(2); Must be <= FHA Loan Limit and < Max Claim Amount' ; For HECM purchase transactions only, the maximum claim amount will be the least of: 1) the appraised value; 2) Sales price; or 3) FHA mortgage limit for a one family residence. Principal	Yes	25

File Type Identifier: LoanSetupImport				
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
		Limit must equal Principal limit factor x Max Claim Amount;		
Closing Costs	Borrower closing expenses. The amount of fees and expense incurred by loan initiation. Financed into loan balance; not due to be paid until loan is terminated/paid in full.	Integer followed by decimal(2); Must be >= '0.00' and < Max Claim Amount; Used in the calculation MO Fields.	No	26
Discharge of Liens	Discharge of Liens. Release of financial liability to a debt of record (i.e. release of title). Applies to all HECM transaction types	Integer followed by decimal(2); Must be >= '0.00' and <= FHA Loan Limit; Used in the calculation MO Fields.	No	27
Loan Advance/ Other Draws	Loan advance / Other draws taken at closing. Applies to Traditional or Refinance. For Purchase Transaction must equal fully drawn LOC	Integer followed by decimal(2); Must be >= '0.00' and <= FHA Loan Limit; Used in the calculation MO Fields.	Conditional; If Pay Plan is Modified Term, Modified Tenure, Line Of Credit Or Lump Sum	28
Repair Set Aside	Repair set aside (RSA) amount	Integer followed by decimal(2); Must be >= '0.00' Used in the calculation MO Fields.	Conditional; If Repair Set Aside is available	29
First Year Set Aside	First Year taxes & insurance set aside (FYSA) The amount of money set aside to cover property charges from the initial/net principal limit	Integer followed by decimal(2); Must be >= '0.00' and <= FHA Loan Limit;	Yes	30
Credit Line Set Aside	This amount is the portion of the Principal Limit set aside drawn down as a Line of Credit	Integer followed by decimal(2); Must be >= '0.00' <= FHA Loan Limit;	Conditional; if Pay Plan is Modified Term or Modified Tenure	31
Basis Points BPS	Basis points	Integer; Range >=36 AND <=150;	Conditional; if Monthly	32

		File Type Identifier: LoanSetupImport			
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**	
			Service Fee = 0		
Repair Admin Fee	Repair Admin Fee	Integer followed by decimal(2); Must be >= '0.00 and <= '1407.00' (Lender may charge a fee not to exceed the greater of one and one-half (1 1/2) percent of the funds used for repairs or $50 for administration of the agreement)	Conditional; if Repair Set Aside is > $0.00	33	
Loan Origination Amt	Loan Origination Amount	Integer followed by decimal(2); If FHA Case # Assigned Date is >=10/31/08: Must be >= '$0.00' and <= '$6,000'; 2% of MCA up to $200,000; Additional 1% of MCA > $200,000; Used in the calculation MO Fields	Yes	34	
Sale Date	The date the HECM mortgaged property was sold to the mortgagor. This field is applicable only for HECM for Purchase product type.	Date(10); Format: YYYY-MM-DD;	No	35	
Contract Date	Contract Date. This field is applicable only for HECM for Purchase product type.	Date(10); Format: YYYY-MM-DD;	No	36	
Was Prior Sale/ Transfer	Was Prior sale/Transfer	Integer(1); '0' = No; '1' = Yes;	Conditionally required if Product Type = HECM Standard for Purchase, HECM for Purchaseor HECM Saver for Purchase	37	
Prior Sale Date	Prior Sale Date	Date(10); Format: YYYY-MM-DD;	Conditionally required if Was Prior Sale/Transfer is YES	38	
Prior Sale Price Amount	Prior Sale Price Amount	Integer followed by Decimal(2); Must be >= '0.00'	Conditionally required if Was Prior Sale/Transfer is YES	39	
Tax Ins Responsible Party	Tax Insurance Responsible Party	Integer: '10' - Borrower; '20' - Servicer;	No	40	

File Type Identifier: LoanSetupImport				
Data Item	**Description**	**Format/Range of Values**	**Required**	**Seq. #**
Title Held As	Title Held As	Integer: '10' - Fee Simple; '20' - Leasehold; '30' - Trust;	No	41
IMIP Paid By Lender	IMIP Pay method	Integer followed by Decimal(2); Must be >= $0.00 and <= IMIP Total Used in the calculation MO Field.	Yes	42
LESA Semi Annual Amount	Semi- annual payment amount for the Partially Funded LESA Type.	Integer followed by Decimal(2); Must be > '0.00' and <= T&I First Yr Payments Amount,	Conditionally Required if LESA Type is Partially Funded.	43

2.5   Other Considerations

Emulators, which replicate keystrokes without an authorized user, will not work in HERMIT system. There are many options to reduce the impact to the Lender/Servicers' operation staff. The choices are:

- Daily uploads that represent that day's activity for the Lender/Servicer

- Daily uploads that represent each individual authorized user's daily activity

- An upload upon completion of each activity within the Lender/Servicer's HECM systems

Any questions related to the choices that you would need to make as part of realigning your systems should be directed to the support@hecmsp.com email address.

3 QUALITY CONTROL AND VERIFICATION

3.1 File Verification

HECM files uploaded to HERMIT must pass multiple levels of validation to ensure the following:

1. File extension

2. Record layout aligns to file type identifier

3. Data contained in the file is valid and formatted correctly for each expected data item

4. A value is provided for every data item defined

5. Every data element is separated with a tab

In case of error due to file format validation, the upload process will be stopped and an error message generated indicating the cause. If validation determines that individual records do not comply with business rules, data processing may continue and a report will be generated listing those records.   This report will detail:

1. Warnings – An unexpected value is present, but record uploaded successfully.

2. Errors – Record was found to be out of compliance with business rules and record was not uploaded.

All uploads will be immediately integrated and visible in HERMIT upon completion of a successful B2G upload. The CHUMS cut-off for the Day 2 transactions has not changed. Any issues you encounter during the file upload process should be directed to HECM SP help desk - support@hecmsp.com

4 HERMIT – System Categorization

The HERMIT system is a business solution provided to support reverse mortgage processing from loan origination to disposition. The confidentiality, integrity, and availability of the HERMIT system are set forth in the sections below.

4.1 Information Sensitivity

In accordance with Federal Information Processing Standard (FIPS) 199, *Standards for Security Categorization of Federal Information and Information Systems*, information categorization is calculated based on the three basic security objectives: confidentiality, integrity, and availability to the various information types in the HERMIT system.

4.2 Information Categories

Table 8 below provides an explanation of the HERMIT system information categories and their protection requirements.

Table 8: HERMIT System Information Categories

Information Category	Explanation	Protection Requirements
Information about persons	Information related to personnel, including social security information, passwords, user identifiers (IDs), home address, and phone number	• Confidentiality – HERMIT contains Personally Identifiable Information (PII) relating to HECM loans for approximately 800,000 borrowers. The financial information includes property values, mortgage insurance premiums, rate, closing costs, payoffs, notes, and loan balances are also transmitted to the treasury department for tax-related purposes
Budget and finance information	Information related to the individual loan i.e., the case number, the property address, assessed property value, the claim information, and the loan value	• Integrity – The accuracy of the loan processing is based on the integrity of the information captured, stored, and communicated by the system
Operational information	Information related to banks (bank name, address, routing number, individual loan account numbers, loan amount) is considered operational information.	• Availability – Non-availability of the system would result in a noticeable impact on HUD mission support functions, image, or reputation

4.3 Protection/Certification Requirements

Table 9 describes the security category for the information types identified within the HERMIT system.

Table 9: HERMIT System Information Types and Security Categories

HERMIT System Information Types and Security Categories
SC $_{persons}$ = { (confidentiality, MODERATE), (integrity, MODERATE), (availability, MODERATE)}
SC $_{budget\ and\ finance}$ = {(confidentiality, MODERATE), (integrity, MODERATE), (availability, MODERATE)}
SC $_{accounting\ information}$ = {(confidentiality, LOW), (integrity, MODERATE), (availability, LOW)}
SC $_{operational\ information}$ = {(confidentiality, MODERATE), (integrity, MODERATE), (availability, MODERATE)}
SC $_{help\ desk\ services}$ = {(confidentiality, MODERATE), (integrity, MODERATE), (availability, MODERATE)}
SC $_{security\ management\ information}$ = {(confidentiality, MODERATE), (integrity, MODERATE), (availability, LOW)}

Based on Table 9 above and using the high watermark guideline as recommended in NIST FIPS 199, SP 800-60 v1/v2 guidelines, the overall Security Category of the HERMIT system is moderate. This is shown in Table 10, HERMIT System Security Category, below.

Table 10: HERMIT System Security Category

Security Objective	Ranking (Low-Mod-High)
Confidentiality	Moderate
Integrity	Moderate
Availability	Moderate
Security Category (SC)	Moderate

4.4 Electronic Authentication Level

Table 11 describes the Electronic Authentication (E-authentication) Assurance Level for the transaction types identified within the HERMIT system.

Using the high watermark guideline as recommended in NIST FIPS 199, SP 800-63 v1 and OMB M-04-04 guidelines, the E-authentication Assurance level for the HERMIT system is 2.

Table 11: HERMIT System Transaction Types and Assurance Level

Transaction Type	Impact Categories	Impact (Assurance Level)	Assurance Level
Loan Origination Transactions (Loan setup, IMIP collection, Loan Endorsement)	Inconvenience, distress, or damage to standing or reputation	Moderate (2)	2
	Financial loss or agency liability	Low (1)	
	Harm to agency programs or public interests	Low (1)	
	Unauthorized release of sensitive information	Moderate (2)	
	Personal safety	N/A	
	Civil or criminal violations	Moderate (2)	
Loan Servicing Transactions (MIP collections, Interest Rate calculations, Late charges, fees and Penalty interest calculations, adjustments, Corporate advances, Refunds, Partial Repayments, Claims Type 20 to 24,)	Inconvenience, distress, or damage to standing or reputation	Moderate (2)	2
	Financial loss or agency liability	Moderate (2)	
	Harm to agency programs or public interests	Moderate (2)	
	Unauthorized release of sensitive information	Moderate (2)	
	Personal safety	N/A	
	Civil or criminal violations	Moderate (2)	
Loan Disposition transactions (write-offs, Pay offs, Loan termination)	Inconvenience, distress, or damage to standing or reputation	Moderate (2)	2
	Financial loss or agency liability	Moderate (2)	
	Harm to agency programs or public interests	Moderate (2)	
	Unauthorized release of sensitive information	Moderate (2)	
	Personal safety	N/A	
	Civil or criminal violations	Moderate (2)	

Transaction Type	Impact Categories	Impact (Assurance Level)	Assurance Level
Administrative Processing Transactions (create/authorize users, assign roles, terminate users)	Inconvenience, distress, or damage to standing or reputation	Moderate (2)	2
	Financial loss or agency liability	Low (1)	
	Harm to agency programs or public interests	Moderate (2)	
	Unauthorized release of sensitive information	Moderate (2)	
	Personal safety	N/A	
	Civil or criminal violations	Low (1)	

5   APPENDIX

Table 12 below depicts a list of Transaction Codes, Transaction Category, Transaction Names and their descriptions generated in Servicing Module.

5.1   Transaction Codes and Descriptions

Table 12: Transaction Codes and Descriptions

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
Repayments				
	2710	Repays	Part Repay - Reduce Loan Balance	This transaction is initiated by the Servicer (on-behalf of Borrower) to repay a partial amount to reduce the current unpaid loan balance. This transaction applies to ALL pay plan types.
	2720	Repays	Part Repay - Increase CLSA+Reduce LB	This transaction is initiated by the Servicer (on-behalf of Borrower) to repay a partial amount to reduce the current unpaid loan balance and increase the available line of credit. This transaction applies to pay plan types Modified Term and Modified Tenure ONLY.
	2731	Repays	Part Repay - LESA	This transaction is initiated by the Servicer (on-behalf of Borrower) to repay a partial amount to reduce the current unpaid loan balance from the Life Expectancy Set Aside amount. This transaction applies to ALL pay plan types.
	2739	Repays	2739 Part Repay - LESA Adj	Reversal of 2731. A reversal adjustment icon is available for this functionality.
Property Charges beyond drawable equity				
	1850	Property Charges	Prop Chrg - Pre D & P S305 - Condominium Fees	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower to Vendor for condominium fees on the mortgaged property. This transaction applies to ALL pay plans.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	1851	Property Charges	Prop Chrg - Pre D & P S305 - Flood Insurance	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower to Vendor for flood insurance premiums on the mortgaged property. This transaction applies to ALL pay plans.
	1852	Property Charges	Prop Chrg - Pre D & P S305 - Ground Rent	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower to Vendor for ground rent expenses on the mortgaged property. This transaction applies to ALL pay plans.
	1853	Property Charges	Prop Chrg - Pre D & P S305 - Hazard Insurance	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower to Vendor for hazard insurance premiums on the mortgaged property. This transaction applies to ALL pay plans.
	1854	Property Charges	Prop Chrg - Pre D & P S305 - HOA Dues	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower for administration, operation, maintenance or repair of the community owned property. This transaction applies to ALL pay plans.
	1855	Property Charges	Prop Chrg - Pre D & P S305 - Other	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower for other expenses on the mortgaged property. This transaction applies to ALL pay plans.
	2711	Property Charges	Prop Chrg - Pre D & P S305 - Repayment	This transaction is initiated by Servicer to make a repayment on behalf of Borrower to decrease the loan balance. This transaction applies to ALL pay plans.
	1856	Property Charges	Prop Chrg - Pre D & P S305 - Taxes	This transaction is initiated by Servicer to make a disbursement on behalf of Borrower for payment of taxes on the mortgaged property. This transaction applies to ALL pay plans.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
Unscheduled Advances (Up to drawable equity)				
	1350	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC - Other	This transaction is initiated by the Servicer (on-behalf of Borrower) to make an unscheduled disbursement from Borrower's available Line Of Credit. This transaction applies to pay plan types Line Of Credit, Modified Term and Modified Tenure ONLY.
	1352	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC Inspections	This transaction is initiated by the Servicer (on-behalf of Borrower) to make an unscheduled disbursement from Line of Credit for inspections on the mortgaged property. This transaction applies to pay plan types Line Of Credit, Modified Term and Modified Tenure ONLY.
	1353	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC Appraisals	This transaction is initiated by the Servicer (on-behalf of Borrower) to make an unscheduled disbursement from Line of Credit for appraisals on the mortgaged property. This transaction applies to pay plan types Line Of Credit, Modified Term and Modified Tenure ONLY.
	1354	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC Prop Preserv	This transaction is initiated by the Servicer (on-behalf of Borrower) to make an unscheduled disbursement from Line of Credit for preservation and protection of the mortgaged property. Preservation and protection activities may include Repairs, Landscaping etc. This transaction applies to pay plan types Line Of Credit, Modified Term and Modified Tenure ONLY.
	1450	Disb - Delinquent Taxes	Disb - Delinquent Taxes	This transaction is initiated by the Servicer (on-behalf of Borrower) to make a disbursement for taxes, in case a borrower is delinquent on taxes. This transaction applies to pay plans Line Of Credit, Modified Term

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
				and Modified Tenure ONLY.
	1550	Disb - Taxes & Ins Withheld	Disb - Taxes & Ins Withheld	This transaction is initiated by the Servicer to make a disbursement for Taxes and Insurance from Borrower's available taxes and insurance set aside balance. This transaction applies to ALL pay plan types. Note: Taxes and Insurance withheld balance must be > $0.00.
	1650	Disb - 1st Yr Taxes & Ins Set Aside	Disb - 1st Yr TI Set Aside Not Final	This transaction is initiated by the Servicer to make a disbursement from Borrower's available 1st year taxes and insurance set aside amount. Servicer will be able to make these disbursements until all the 1st Yr TI set aside amount has exhausted (or) there is no Disb - 1st Yr TI Set Aside Final transaction. This transaction applies to ALL pay plan types. Note: The 1st year taxes and insurance set aside balance must be > $0.00.
	1651	Disb - 1st Yr Taxes & Ins Set Aside	Disb - 1st Yr TI Set Aside Final	This transaction is initiated by the Servicer to make a disbursement from Borrower's available 1st year taxes and insurance set aside amount. This will be a one-time transaction and Servicer will not be able to make any Disb - 1st Yr TI Set Aside Not Final transaction once a final transaction has been made. This transaction applies to ALL pay plan types. Note: The 1st year taxes and insurance set aside balance must be > $0.00.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	1750	Disb - Repair Set Aside	Disb - Repair Set Aside Not Final	This transaction is initiated by the Servicer to make a disbursement from borrower's set aside amount for any repairs on the mortgaged property. Servicer will be able to make these disbursements until all the Repair set aside Not Final amount has exhausted (or) there is no Disb - Repair Set Aside Final transaction. This transaction applies to ALL pay plan types. Note: The Repair set aside balance must be > $0.00.
	1751	Disb - Repair Set Aside	Disb - Repair Set Aside Final	This transaction is initiated by the Servicer to make a disbursement from Borrower's repair set aside amount for any repairs on the mortgaged property. This will be a one-time transaction and Servicer will not be able to make any Disb - Repair Set Aside Not Final transaction once a final transaction has been made. This transaction applies to ALL pay plan types. Note: The Repair set aside balance must be > $0.00.
	2350	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC Taxes	This transaction is initiated by the Servicer to make an unscheduled disbursement from Line Of Credit to pay for taxes on behalf of Borrower. This transaction applies to ALL pay plan types.
	2450	Disb - Unscheduled from LOC	Disb - Unscheduled from LOC Insurance	This transaction is initiated by the Servicer to make an unscheduled disbursement from Line Of Credit to pay for the insurance of the mortgaged property on behalf of Borrower. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2550	Refunds	Disb - Refund Remittance Overage	This transaction is initiated by the Servicer to refund the excess amount paid by Borrower after loan is paid-off. The loan status will have been 'Terminated' with an overage amount > $0.00 and < $10.00 for this transaction to be initiated.
	2050	Disb – Life Expectancy Set Aside	Disb - LESA Not Final	This transaction is initiated by the Servicer to make a disbursement from LESA Set Aside to pay for property taxes and insurance on behalf of Borrower.
	2051	Disb – Life Expectancy Set Aside	Disb - LESA Final	This transaction is initiated by the Servicer to make disbursement from LESA Set Aside to pay for property taxes and insurance on behalf of Borrower.
	2090	Disb – Life Expectancy Set Aside	Disb - LESA Not Final Adj	Reversal of 2050 transaction.
	2091	Disb – Life Expectancy Set Aside	Disb - LESA Final Adj	Reversal of 2051 transaction
Corporate Advances/Closing Fee				
	2101	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Boarding	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for boarding of the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2102	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Remove Debris	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for removal of debris on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2103	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Hazard Abate	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for abatement of any hazards on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2104	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Utilities	Utilities must be reported using the Transaction Code : 2123 (Corp Adv - S305 – Utilities)
	2111	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Prop Inspect	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for property inspection charges on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2112	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Landscape	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for landscaping charges on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2113	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Roof Repair	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for roof repairs on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2114	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Other Repair	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for other repairs on the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2115	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Winterizing	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for winterizing of the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2116	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Securing	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for securing of the mortgaged property as part of preservation and protection activity. This transaction applies to ALL pay plan types.
	2117	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Other	This transaction is initiated by the Servicer to report the expense incurred by Lender/Investor for other property and preservation activities on the mortgaged property. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2118	Corp Advance - Property Preservation	Corp Adv - Prop Preserve - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2120	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Flood Insurance	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for flood insurance premiums on the mortgaged property. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2121	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Hazard Insurance	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for hazard insurance premiums on the mortgaged property. This transaction applies to ALL pay plan types.
	2122	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Taxes	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for taxes that are liens prior to the mortgage. This transaction applies to ALL pay plan types.
	2123	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Utilities	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for utilities that are liens prior to the mortgage. This transaction applies to ALL pay plan types.
	2124	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Eviction Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for eviction in the event of foreclosure proceedings. This transaction applies to ALL pay plan types.
	2125	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Other	This transaction is initiated by the Servicer to itemize other expenses incurred by the Lender/Investor in this category. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2126	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Ground Rent	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for ground rent that are liens prior to the mortgage. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2127	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Condominium Dues	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for the condominium dues. This transaction applies to ALL pay plan types.
	2137	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - HOA Dues	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for the administration, operation, maintenance or repair of the community owned property. This transaction applies to ALL pay plan types.
	2128	Corp Advance - Section 305 Disbursements	Corp Adv - S305 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2131	Corp Advance - Section 306 Disbursements	Corp Adv - S306 - Attorney Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for the attorney fee to vest title of the property in the name of the successful bidder. This transaction applies to ALL pay plan types.
	2132	Corp Advance - Section 306 Disbursements	Corp Adv - S306 - Trustee Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for the trustee fee to vest title of the property in the name of the successful bidder. This transaction applies to ALL pay plan types.
	2133	Corp Advance - Section 306 Disbursements	Corp Adv - S306 - Other	This transaction is initiated by the Servicer to itemize other expenses incurred by the Lender/Investor in this category. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2138	Corp Advance - Section 306 Disbursements	Corp Adv - S306 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2141	Corp Advance - Section 307 Disbursements	Corp Adv - S307 - Sheriff Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for sheriff fees in the event of foreclosure proceedings. This transaction applies to ALL pay plan types.
	2142	Corp Advance - Section 307 Disbursements	Corp Adv - S307 - Title Examination Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for title search. This transaction applies to ALL pay plan types.
	2143	Corp Advance - Section 307 Disbursements	Corp Adv - S307 - Recording Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for sheriff fees in the event of foreclosure proceedings. This transaction applies to ALL pay plan types.
	2144	Corp Advance - Section 307 Disbursements	Corp Adv - S307 - Other	This transaction is initiated by the Servicer to itemize other expenses incurred by the Lender/Investor in this category. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2148	Corp Advance - Section 307 Disbursements	Corp Adv - S307 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2151	Corp Advance - Section 308 Disbursements	Corp Adv - S308 - State Taxes on Deed	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for taxes imposed upon any deed or other options by which the property was acquired by a successful bidder. This transaction applies to ALL pay plan types.
	2152	Corp Advance - Section 308 Disbursements	Corp Adv - S308 - Other Taxes on Deed	This transaction is initiated by the Servicer to itemize other expenses incurred by the Lender/Investor in this category. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2158	Corp Advance - Section 308 Disbursements	Corp Adv - S308 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2161	Corp Advance - Section 309 Disbursements	Corp Adv - S309 - Liens Paid	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for special assessments liens. A descriptive title for the expense, and the date the lien was attached or would be attached must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2162	Corp Advance - Section 309 Disbursements	Corp Adv - S309 - Other	This transaction is initiated by the Servicer to itemize other special assessment expenses incurred by the Lender/Investor in this category. A descriptive title for the expense, and the date the lien was attached or would be attached must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2168	Corp Advance - Section 309 Disbursements	Corp Adv - S309 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2171	Corp Advance - Section 310 Disbursements	Corp Adv - S310 - Bnk Attorney Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for attorney fees due to Bankruptcy proceedings. This transaction applies to ALL pay plan types.
	2172	Corp Advance - Section 310 Disbursements	Corp Adv - S310 - Other	This transaction is initiated by the Servicer to itemize other bankruptcy expenses incurred by the Lender/Investor in this category. A descriptive title for the expenses must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2178	Corp Advance - Section 310 Disbursements	Corp Adv - S310 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2181	Corp Advance - Section 409 Disbursements	Corp Adv - S409 - Appraisal Fees	This transaction is initiated by the Servicer to report the expense incurred by the Lender/Investor for appraisal fees (for example: at the time of due and payable or at the time of filing appraisal based claim). A reason for the expense and the date of appraisal must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2182	Corp Advance - Section 409 Disbursements	Corp Adv - S409 - Other	This transaction is initiated by the Servicer to itemize other appraisal fee incurred by the Lender/Investor in this category. A descriptive title for the expense, reason for the expense, and the date of appraisal must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2188	Corp Advance - Section 409 Disbursements	Corp Adv - S409 - Repayment	This transaction is initiated by the Servicer to report repayments by the Borrower within this transaction category. This transaction applies to ALL pay plan types.
	2211	Corp Advance - Penalty	Corp Advance - Penalty	This transaction is initiated by the Servicer to pay penalty to the Borrower in case of payments missed to the Borrower. This transaction applies to ALL pay plan types.
	2221	Corp Advance - Release Fee	Corp Advance - Release Fee	This transaction is initiated by the Servicer to report the release fee associated with discharge of liens. This transaction applies to ALL pay plan types.
	2241	HUD-1 Closing Costs - Due from Buyer	Closing - S406 - Taxes	This transaction is initiated by the Servicer to report the tax amounts due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2242	HUD-1 Closing Costs - Due from Buyer	Closing - S406 - Water Rates	This transaction is initiated by the Servicer to report the water rates due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	2243	HUD-1 Closing Costs - Due from Buyer	Closing - S406 - Special Assessments	This transaction is initiated by the Servicer to report the special assessments lien amounts due from buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	2244	HUD-1 Closing Costs - Due from Buyer	Closing - S406 - Other	This transaction is initiated by the Servicer to itemize other amounts due from buyer as part of HUD-1 closing costs. A descriptive title for the line item must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2251	HUD-1 Closing Costs - Owed to Buyer	Closing - S407 - Taxes	This transaction is initiated by the Servicer to report the tax amounts owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	2252	HUD-1 Closing Costs - Owed to Buyer	Closing - S407 - Water Rates	This transaction is initiated by the Servicer to report the water rates owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.
	2253	HUD-1 Closing Costs - Owed to Buyer	Closing - S407 - Special Assessments	This transaction is initiated by the Servicer to report the special assessments lien amount owed to buyer as part of HUD-1 closing costs. This transaction applies to ALL pay plan types.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2254	HUD-1 Closing Costs - Owed to Buyer	Closing - S407 - Other	This transaction is initiated by the Servicer to itemize other amounts owed to buyer as part of HUD-1 closing costs. A descriptive title for the line item must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
	2261	HUD-1 Closing Costs - Additional	Closing - S408 - Discount Points	This transaction is initiated by the Servicer to report the additional HUD 1 closing costs for discount points line item. This transaction applies to ALL pay plan types.
	2262	HUD-1 Closing Costs - Additional	Closing - S408 - Sales Commission	This transaction is initiated by the Servicer to report the additional HUD 1 closing costs for sales commission line item. This transaction applies to ALL pay plan types.
	2263	HUD-1 Closing Costs - Additional	Closing - S408 - Recording Fees	This transaction is initiated by the Servicer to report the additional HUD 1 closing costs for recording fees line item. This transaction applies to ALL pay plan types.
	2264	HUD-1 Closing Costs - Additional	Closing - S408 - Service Charges	Service Charges on closing costs are not reimbursable by HUD. Do not submit this transaction.
	2265	HUD-1 Closing Costs - Additional	Closing - S408 - Termite Report	This transaction is initiated by the Servicer to report the additional HUD 1 closing costs for termite inspection fee line item. This transaction applies to ALL pay plan types.
	2266	HUD-1 Closing Costs - Additional	Closing - S408 - Title Insurance	This transaction is initiated by the Servicer to report the additional HUD 1 closing costs for title insurance line item. This transaction applies to ALL pay plan types.
	2267	HUD-1 Closing Costs - Additional	Closing - S408 - Appraisal	Appraisal fees on closing costs are not reimbursable by HUD. Do not submit this transaction.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2268	HUD-1 Closing Costs - Additional	Closing - S408 - Other	This transaction is initiated by the Servicer to itemize other additional amounts as part of HUD-1 closing costs. A descriptive title for the line item must be entered on the electronic version of the claim form (HUD Form-27011) at the time of claim submission. This transaction applies to ALL pay plan types.
Termination				
	2870	Terminate	Terminate – Death	This transaction is initiated by the Servicer to terminate the loan in case of death of the last surviving Borrower.
	2871	Terminate	Terminate - Borr. Moved	This transaction is initiated by the Servicer to terminate the loan in case Borrower moved out of the mortgaged property.
	2872	Terminate	Terminate - Borr. Paid	This transaction is initiated by the Servicer to terminate the loan in case Borrower paid off the loan in full.
	2875	Terminate	Terminate - Short Sale (Partial)	This transaction is initiated by the Servicer to perform a partial repayment on behalf of borrower towards the short sale of the mortgaged property. Note: The case status of the loan will not be changed to Terminated - Short Sale (Partial).
	2877	Terminate	Terminate – Refinance	This transaction is initiated by the Servicer to terminate the loan due to refinancing.
	2880	Terminate	Terminate - REO/3rd Party/FCI Sale (PIF)	This transaction is initiated by the Servicer to terminate the loan after sale of the mortgaged property to a 3rd party via foreclosure sale. Claim will NOT be filed by the Servicer as no loss is incurred by Lender/Investor.

Category	Transaction Code	Transaction Category	Transaction Name	Transaction Description
	2881	Terminate	Terminate - REO Sale (Partial)	This transaction is initiated by the Servicer to perform a partial repayment on behalf of borrower towards the REO sale of the mortgaged property. Note: The case status of the loan will not be changed to Terminated - REO Sale (Partial).
	2887	Terminate	Terminate - FCL Conveyed	This transaction is initiated by the Servicer to terminate the loan after the mortgaged property is foreclosed. Claim will NOT be filed by the Servicer as no loss is incurred by Lender/Investor.
	2888	Terminate	Terminate - DIL Conveyed	This transaction is initiated by the Servicer once Servicer owns the deed of the mortgaged property in lieu of foreclosure. Claim will NOT be filed by the Servicer.
	2889	Terminate	Terminate – Other	This transaction is initiated by the Servicer to terminate the loan for other reasons;

5.2 Transaction Import File layout

This embedded template can be used as a guide for creating the upload file. It can also be found on the upload screen within HERMIT.

TransactionsImport				
FHA Case #	Transaction Type	Effective Date	Amount	Incurred Date

5.3 Servicer Transfer Import File Layout

This embedded template can be used as a guide for creating the upload file. It can also be found on the upload screen within HERMIT.

ServicerTransferImport			
FHA Case #	Transfer Date	To Servicer	To Investor

5.4 Loan Setup Import File layout

This embedded file can be used as a guide for creating the upload file. It can also be found on the upload screen within HERMIT.

Loan Setup Import File displayed below:

Note- The Loan Setup import file is just one file, which is split into three screenshots for readability purposes.

	A	B	C	D	E	F	G	H	I	J	K	L	M
LoanSetupImport													
	FHA Case #	Interest Rate At Closing	Exp. Interest Rate	Rate Type	Index Type	Margin	ARM First Change Date	CreditType	Round to 1/8th	Lender Loan #	Servicer/Sub-Servicer	Investor Name	Closing Date

Funded Date	Application Date	Exp. Rate Index Date	Exp. Rate Locked	IMIP Paid By Borrower	Pay Plan Type	Pay Plan Term	Monthly Payment Amount	Monthly Tax & Ins Withheld	First Payment Date	Monthly Service Fee	Original Principal Limit	Closing Costs

Discharge Of Liens	Loan Advance/Other Draws	Repair Set Aside	First Year Set Aside	Credit Line Set Aside	BasisPoints BPS	Repair Admin Fee	Loan Origination Amt	Sale Date	Contract Date	Was Prior Sale/Transfer	Prior Sale Date	Prior Sale Price Amount	Tax Ins Responsible Party	Title Held As	IMIP Paid By Lender	LESA Semi Annual Amount